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April 22, 2002

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Art Unit 2164

Technology Center 2100

Re: U.S. Utility Patent Application
Appl. No. 09/294,898; Filed: April 20, 1999
For: **System, Method, and Computer Program Product for Collateral
Management Operations**
Inventors: Shimko *et al.*
Our Ref: 1750.0150000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Power of Attorney from Assignee;
2. Certificate Under 37 C.F.R. § 3.73(b) with copies of the agreements attached;
3. Fee Transmittal Form PTO/SB/17;
4. Information Disclosure Statement;
5. Form PTO-1449 (1 sheet);
6. A copy of each reference cited on Form PTO-1449; and
7. One (1) Return Postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
April 22, 2002
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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EWY/dnk
Enclosures

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